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C243  
A New Generation  
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Election 1990—  
The Primary

See Pages 22-26

April  
1990

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North Carolina Electric Membership Corporation





## VIEWPOINT

# Co-ops Seek A "Kinder, Gentler Budget"

The following is an excerpt from an address by Bob Bergland, executive vice president and general manager of the National Rural Electric Cooperative Association. He made the remarks at the association's recent Annual Meeting in Orlando, FL.

President George Bush enjoys enormous popularity. Seventy percent of the American public says the President is doing a good job. The President has developed this strong support among the American public in part because

*We will never agree to any change that is going to result in either a degrading of the quality service or in an increased cost to our consumers.*

he has spoken the proper word. He recently addressed Congress and the nation in the State of the Union address. In it he set forth the goals of his administration—that we be a safe place, that we be a healthy place, that we be a secure country, that we be a prosperous good old USA. I think those are wonderful goals.

Our problem is that the budget the President sent to reinforce those goals was a thousand miles away. We intend to bring our 1,000 representatives of light to the Congress to produce a kinder, gentler budget.

We are going to bring to the Congress recommendations on the rural electric program. We will never agree to any change that is going to result in either a degrading of the quality service or in an increased cost to our consumers. We have enough trouble already without accepting changes that would add to the burdens you already have.

But we are not going to argue with President Bush. He stated his views, and it was interesting that U.S. Secretary of Agriculture Clayton Koppert, invited us to disagree. We welcome his interest in rural development, and we will work with the administration and the Congress on development legislation that is pending. I am looking forward to working with the REA Administrator, Gary Byrne. He is from

Sacramento, California. He is a banker, 47 years old. He is very bright and very able. (For more details on Gary Byrne, see page 10).

The man brings to the agency a skill in finance that the agency needs, because, in all deference to my good friend, Harold Hunter,

(former REA Administrator) when it came to matters of financing and refinancing—things of key and vital importance to the rural electric systems—Mr. Hunter surrendered control to the U.S. Department of the Treasury and to the Office of Management

and Budget. Secretary Yeutter, to his credit, is trying to get that control back.

I was pleased with what the secretary said about keeping the REA. That is a significant change in national policy.

The REA is a good agency, it has done good work for a long time, and at no load to the national treasury. But the way the books are kept, we just get pounded on. Every time a loan is made, it is charged as an outlay, it is listed on the books as an expense. But every time a loan is paid back, there is nothing said.

Although we intend to work with Mr. Byrne, Secretary Yeutter and other agencies on dealing with rural electrification and public power issues, we will not accept proposals that will increase our costs simply in order to make the books look better.

The proposal that came from the President on changing the REA included, among other things, an end to the traditional role of the government in guaranteeing loans for power plants.

Now, that has a good, sound ring to it, but the unfortunate truth of the matter is that rural electric power plants are having a hard go of it.

We are seeing Congress making moves—and the President has recommended some very strong measures to control acid rain. All this is going to add more costs on top of the already

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## Co-ops Seek "Kinder, Gentler Budget"

(Continued from page 3)

expensive systems we operate. . . . We will not agree to reducing the government role and loan guarantees if that reduction means we see increased costs to the consumer.

The President has also proposed a change in the bookkeeping system of the federal power marketing agencies. He is proposing to add \$1 billion in costs to the ratepayers in the 650 cooperatives that share public power simply in order to divert money to projects that have nothing to do with rural electrification. We are not going to agree to those changes.

The only way we are going to be able to deal effectively is in the Congress. Our strength, which is enormous, stands only because we have united political action. We make no distinction whether systems are large or small, whether they are in the North or the South, whether they serve an area that is densely populated and growing, or serve an area that is sparse and hurting.

Our strength comes from working together, from supporting each other. This enormous national feeling of good will brings together the power of tremendous strength that none of us—I mean *none of us*—can generate by ourselves. If there were ever a time for a strong, effective single voice speaking to the Congress, now is that time.



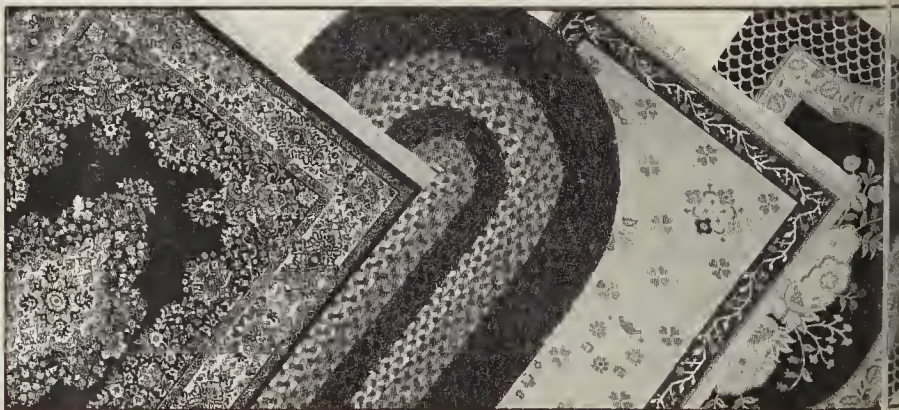
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## EDITOR'S LETTER

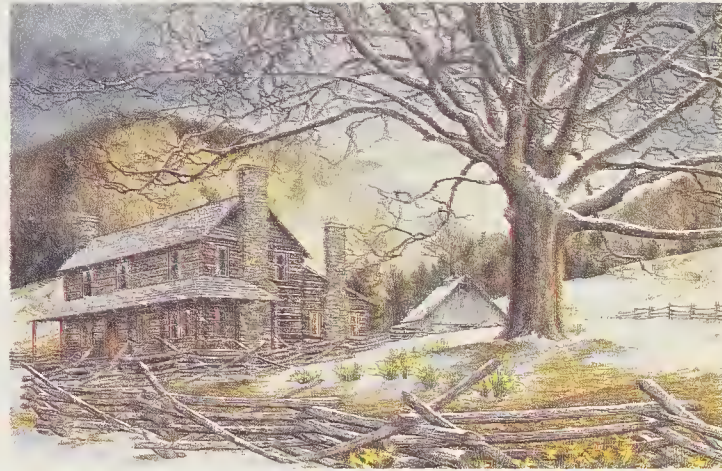
Readers,  
We need to set the record straight about an item that appeared in our January issue regarding an exhibit of watercolors at the North Carolina Museum of Art in Raleigh.

The notice said the exhibit, "English Landscape Watercolors from the Ash Museum," was scheduled to open in March for a three-month run. Museum officials called to say we were a bit premature: the show is in March, 1991. Oops!

If you're interested in more details about the exhibit, you have plenty of time to write to the museum about it. The address is 2110 Blue Ridge Parkway, Raleigh, NC 27607. Or call (919) 833-1935.



Watauga County artist Richard Tumbleston, whose work has been featured on the *Carolina Country* cover several times, has just issued a signed-and-numbered limited edition print. The print, titled "The Easter Flurries," depicts a scene the artist discovered near the Ashe County community of Warrensville. Tumbleston, a South Carolina native who has made his home in the North Carolina mountains for the past 11 years, drew the title from an old



**"The Easter Flurries"**

saying that's often used by mountain people when they're predicting when winter will end and spring will arrive: "Winter is not over until the Easter flurries."

The artist is a consumer-member of Blue Ridge Electric Membership Corporation, Lenoir.

The "Easter Flurries" print, with an image size of 24" x 16" on 27" x 20 1/2" paper, is the largest the artist has ever produced. It's priced at \$89 each, including tax and shipping charges. Order copies from Tumbleston at P.O. Box 1243, Boone, NC 28607. For phone orders using major credit cards, call (704) 264-7147.



## Cover: "Elegance In Flowers I"

Our cover image this month is an original watercolor painting by Martha Lang Burns of Whiteville. Titled "Elegance In Flowers I," it is the first of two similar treatments featuring colorful flower arrangements.

Both paintings are being offered by the artist as signed-and-numbered limited edition prints. Each print has an image size of 15" x 11" on 17" x 22" paper. They're priced at \$30 each. Add \$3 for shipping whether you order one or two. Order the prints from Mrs. Burns at 104 Frink St., Whiteville, NC 28472.

Mrs. Burns, a former art teacher, has been painting for several years. Her painting, "St. Walk-In The Park," was featured on the *Carolina Country* cover in April, 1988.



**"Elegance In Flowers I"**



**"Elegance In Flowers II"**

I'd like to call your attention to the special section on the primary elections, pages 22-26. It features profiles of candidates facing primary opposition in the May 8 balloting. I believe this material will be helpful to you if you're still undecided about how to vote in the senatorial and congressional races.

In October, we'll have a similar section covering the candidates in the Nov. 6 general election.

As you read this magazine, it's too late to go out and register to vote in the primary elections. To be eligible, you must have registered no later than April 9.

In order to vote in the November election, you must register by Oct. 8.

Best regards,

*Owen Bishop*



### *EMC Employee Honored*

## Wood Elected To Top Cooperative Council Pos

Charles Wood, Southern Region manager for Southern States Cooperative, has been elected chairman of the board of the Cooperative Council of North Carolina.

Elected to serve with Wood were Eugene Brown, general manager of Roanoke Electric Membership Corporation, Rich Square, first vice chairman; and Tom Emerson, president of North Central Farm Credit Service in Greensboro, second vice chairman.

F. Carlyle Teague of Raleigh serves as President and Chief Executive Officer of the Council.

Wood, who directs the Richmond-based co-op's North Carolina operation out of a regional office in Raleigh, succeeds G. Vance Yokeley of Coble Dairy in Lexington.

In addition to the election of officers and annual business meeting, the organization also

honored a veteran employee of an electric co-op, who has been a key leader in council activities.

A special Educational Leadership Award was presented to Rachel Smith, coordinator of member involvement at Blue Ridge Electric Membership Corporation, Lenoir, who will retire in June.



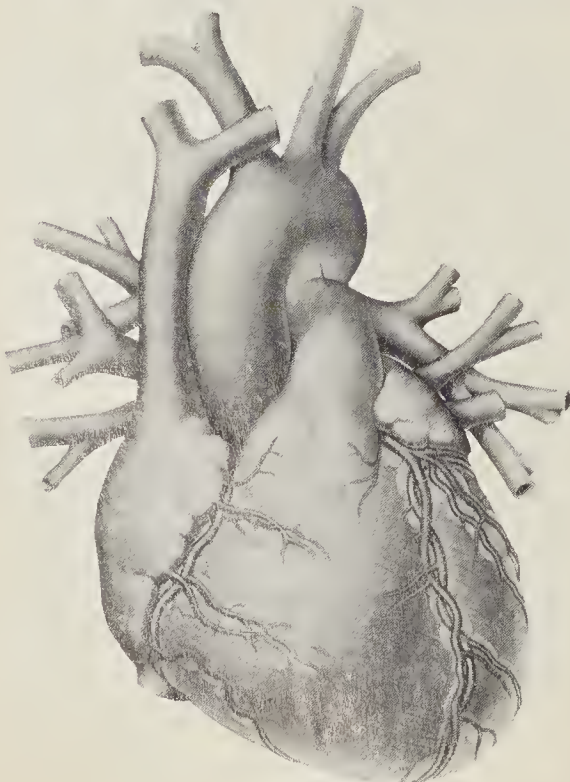
Rachel Smith

In presenting the award, Yokeley noted that Mrs. Smith "was one of the movers and shakers of the first Cooperative Youth Leadership Camp 15 years ago and was the first chairman of the Youth Education Committee."

He added: "For more than 30 years Rachel Smith has been an important part of cooperatives in North Carolina. She has been an active participant in the Cooperative Council and her leadership will be missed."

The Cooperative Council of North Carolina, a trade association with offices in Raleigh, serves nearly 100 cooperatives in the state with programs of education, public relations and legislation.

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## TAR HEEL BORN

*Rep. Ed Towns*

# He's North Carolina's "Secret" Congressman

Edolphus (Ed) Towns often refers to himself as a "secret" member of North Carolina's congressional delegation.

It's certainly not a matter of his lurking in the shadows around the U.S. Capitol. After all, he's a duly-sworn member of Congress, representing a portion of Brooklyn, NY.

His unofficial tie to the Tar Heel delegation relates to his familiarity with the Old North State, its culture and its economy. It comes naturally to him because he was born in Chadbourne in Columbus County and grew up there. He became an athletic standout at North Carolina A&T State University in Greensboro and married a Raleigh native. Also, he currently serves on the Board of Trustees at Shaw University in Raleigh.

All of these connections give him a special perspective on legislative issues because he can understand their potential impact both in the urban 11th District of New York and in largely rural North Carolina.

How did this 42-year-old Tar Heel "native son" make the transition to become a representative of 500,000 Brooklyn residents?

Rep. Towns' many talents helped him rise through a succession of career choices. After graduation from college, he served in the Army from 1956 to 1958. Upon discharge, he settled in upstate New York for awhile, then moved to Brooklyn.

He worked as a hospital administrator at one time and also spent a few years teaching—both at the college level and in public schools.

Before being elected to Congress for the first time in 1982, Rep. Towns served six years as Deputy Borough President for Brooklyn—a job similar to that of a city manager.

Since then, he has served four terms in Washington and is still enthusiastic about his work.

"The work is extremely gratifying. You're trying to make someone's life better," he said. "It's tiring. But when someone says thanks for helping, that refuels me."

Rep. Towns' district is 100 percent city—high rises and concrete. Unlike many North Carolina congressional districts that encompass



New York Rep.  
Edolphus Towns

numerous counties, New York's 11th District covers only part of Brooklyn and can easily be covered on foot.

An equal mix of blacks, whites and Hispanics, the district has its share of problems.

"Our number one problem is drug abuse. We've got a serious drug problem" he said. The second problem is affordable housing. We've got people working everyday who can't afford a place to stay."

Rep. Towns' committee assignments in Washington reflect the problems his district faces. He is a member of the Public Works and Transportation Committee and the Select Committee on Narcotics Abuse and Control.

### *Through Co-op Program*

## Urban Leaders Tune In To Rural Issues

Many elected urban leaders in Washington have a ready pipeline for current information about the problems in rural America, thanks to the National Rural Electric Association's (NRECA) Adopt-A-Congressman program.

The program, which is more than 20 years old, involves about 110 urban congressmen, including New York's Rep. Ed Towns.

Towns, who grew up in Columbus County, is the adopted congressman of Brunswick Electric Membership Corporation (EMC), Charlotte, the co-op that serves rural residents of that county.

"He's been our adopted congressman for about five years," said David J. Batten, general manager of Brunswick EMC. "We've visited him numerous times."

Rob Cromartie, legislative representative for NRECA, said the national program is coordinated by the co-ops' statewide organizations across the country.

"Some states adopt congressmen, and rotate visits among co-ops," he said. "Others, let one co-op handle all the visits."

The program was established to give the "adopted" congressmen a chance to learn about rural problems first hand—from people who live in those areas.

"Education is the program's strong point," said James Lee Burney, director of government relations at North Carolina's statewide organization of electric co-ops.

"Co-op people, bringing their message to an urban congressman, is far more effective than having an elected official read about the situation. There is simply no comparison."





## TAR HEEL BORN

He has also been in the forefront in supporting legislation requiring that colleges make available statistics for athletes public knowledge.

"I think students and parents should be aware that a certain college graduates only 10 percent of its basketball players," he said. "If the student still wants to go to school there, fine. They should at least know the facts."

In addition to issues that strike close to his district, Rep. Towns is concerned with the problems of rural areas, too. He considers himself lucky to have experienced both urban and rural lifestyles—and wishes other members of Congress could have had the same opportunity. "I wish every member was exposed to both. They have urban problems and rural problems. I haven't spent enough time in these areas to know what we have to work together and come up with. One day, my problem may be your problem."

Rep. Towns is one of many urban congressmen who participate in the "Adopt-A-Congressman" program sponsored by the National Rural Electric Cooperative Association (NRECA). Through this program, he gets regular visits from North Carolina electric co-op officials, who outline legislative issues of concern to them. He also tries to get rural congressmen to visit his area in order to acquaint them with the problems he faces.

"You can read about something—hear about the problems of the inner city—but there's nothing like going there and seeing for yourself," he said.

Representing a district that has many problems, Rep. Towns likes to be as visible as possible back home. He does so by commuting from his Brooklyn home. When he must stay in Washington, he uses an apartment in Maryland. "It's a busy life," he said. "I'm lucky that I have the support of my family and my wife. She's very supportive and understanding of my career."

Married to the former Gwendolyn Forbes, Rep. Towns has two children, Daryl and Deidra, both college students. He is also the surrogate father of two nephews, Jason and Jereme, sons of his brother, who was a New York lawyer.

It adds up to a busy life for the Columbus County native, who readily admits that he's still part Tar Heel—and he likes it that way.

"I still hold a special place for North Carolina—and Chadbourn, in particular," he said. "That's where I spent my developmental years. That's where I grew up."

—Randy Wheelless

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# Banker Takes Reins Of Lending Agency

Gary Byrne, the new chief of the federal agency that lends money to consumer-owned rural electric cooperatives, says he'll run a smooth, open operation, breaking with past White House efforts to kill the lending program.

President Bush chose the 47-year-old Sacramento, CA banker in December to run the Rural Electrification Administration (REA), the Agriculture Department agency that makes loans to the nation's 1,000 rural electric cooperatives and other small utilities. Byrne's nomination was confirmed by the Senate March 9.

The job was vacant for over a year, during which an acting administrator ran the agency.

Byrne, a California native, has a Ph.D. from the University of North Carolina at Chapel Hill.

At an appearance before the Senate Agriculture Committee, Byrne outlined some of his plans for the 55-year-old agency. He told a questioning Sen. Howell Heflin (D-AL) that he believes in the philosophy behind REA, and when Heflin wondered if Byrne thought the agency has been a success he answered, "Yes, very much so."

Throughout President Reagan's two terms in office, administration opponents of REA argued that the agency's success justified killing it off, leaving rural utility co-ops to borrow money at higher interest rates from private lenders.

Byrne's brief opening statement seemed to suggest a dramatic change of attitude toward REA.

"I look forward to the challenge of administering REA and take this commitment seriously," he told the panel. "I intend to perform the duties as effectively and responsibly as possible. It is my intent to remain readily accessible and to maintain open communications so any concerns that arise may be rapidly addressed."

Byrne was a bit more cautious, however, when answering Heflin's specific questions about REA recommendations in President Bush's proposed budget for fiscal 1991.

For instance, he said a Bush administration proposal to replace most REA loans with federal



*Gary Byrne, the new administrator of the Rural Electrification Administration, says he'll make the USDA agency a "readily accessible" operation. The former California banker has a Ph.D. from the University of North Carolina at Chapel Hill.*

guarantees should make private bankers "feel secure" about lending rural electric co-ops.

"We still get complaints that they can't get as much support from lending institutions," Heflin said.

"I'd be glad to talk to the bankers and find out where they're coming from," Byrne responded.

Heflin asked Byrne how he would handle power supply co-ops that want to refinance high-interest Federal Financing Bank loans. Co-operators say more than \$5 billion in such loans could be refinanced at lower interest rates, providing rural electric systems an annual savings of \$800 million nationwide. The government has opposed efforts to allow the co-ops to refinance their loans because it says the Treasury can't afford to lose the hefty interest payments.

"It's a tricky issue," Byrne answered. "I'm sympathetic with any borrower who's stuck with a long-term, high-interest loan. At the same time, I'm cognizant of the costs" facing a lender in lost interest income on nonpaid loans.

He gave co-ops a vote of support on rural development projects. When Heflin said, "I really believe the organizations that are closest to the issue are the [co-ops] themselves."

Byrne, whose parents grew up on farms, said he is familiar with the issues and concerns. And the Sacramento banking operation he ran for four years did a brisk agricultural lending business, he said.

Byrne worked in California's booming construction and proper development industry prior to going into banking in 1983, and he also has experience in the health field as a consultant for three Washington-based firms. He studied in California and in Europe before getting his doctorate from UNC-CH in 1968.

—Rural Electric News



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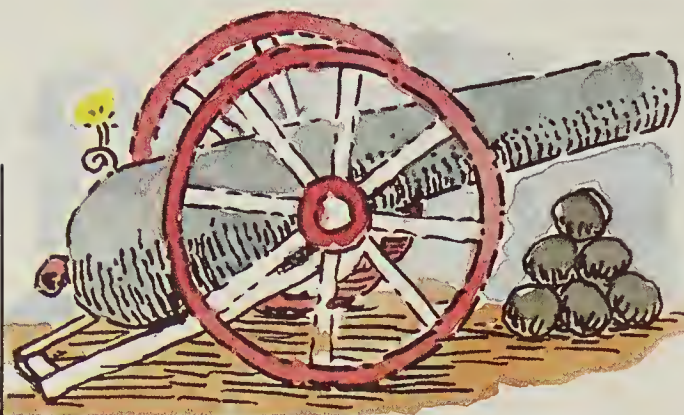
## HERE, THERE & EVERYWHERE

### **Horse Show Set For Morganton**

The Salem Ruritan Club will sponsor the 31st Annual All Racking Horse Show May 12 in Morganton.

The Burke County Fairgrounds will be the site of the 6 p.m. show.

For more information, contact Ervin C. Ross, show chairman, 804 Hopewell Road, Morganton, NC 28655. Phone: (704) 437-3862.



### **Exhibit Features Civil War Artifacts**

Flags, uniforms and other artifacts from the Civil War will be on display through Oct. 28 at the Museum of the Cape Fear in Fayetteville.

The exhibit, coor-

dinated by the North Carolina Department of Cultural Resources, is part of the state's year-long program commemorating the 125th Anniversary of the ending of the war.

For more information on the exhibit,

contact the museum at P.O. Box 53693, Fayetteville, NC 28305. Phone: (919) 486-1343.

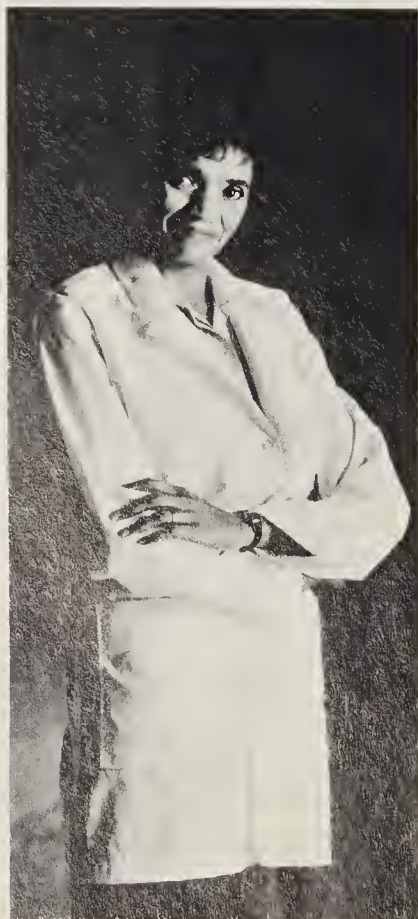
### **Turkey Recipes Being Sought For Contest**

Entries are being accepted through June 1 for the North Carolina Turkey Cooking Contest, with a top prize of \$500 being offered.

The contest, spon-

sored by the N. C. Turkey Federation, is open to all state residents. Entries must include turkey parts or deli turkey products—not the whole bird. Recipes must make 4 to 8 servings.

To enter, send name, address, phone number and your favorite turkey recipe to: Turkey Contest, N. C. Turkey Federation, 4020 Barret Suite 102, Raleigh 27609.



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## HERE, THERE & EVERYWHERE

### Union Grove Hosts Bluegrass Festival

Bluegrass lovers will find plenty to attract them at the 1990 Ole Fiddler's & Bluegrass Festival, May 27, in Union Grove. The festival will take place at the Fiddler's Grove campground, with entertainment featured at the outdoor theater.

A number of artists will perform during the festival, with various fiddling competitions scheduled. Popular Christian entertainer Nancy Greytree will perform during the final day of the festival along with other national and regional entertainers.

For more information about the festival, contact Harper Van Box 11, Union Grove, NC 28689. Phone: (704) 34417.

### Quilting Party

Artworks and workshops by noted regional teachers will be highlighted at "An Appalachian Quilting Party," June 13-16, at Appalachian State University (ASU) in Boone.

The event, sponsored by the Division



of Continuing Education at ASU, will feature numerous activities, including a merchant's mart.

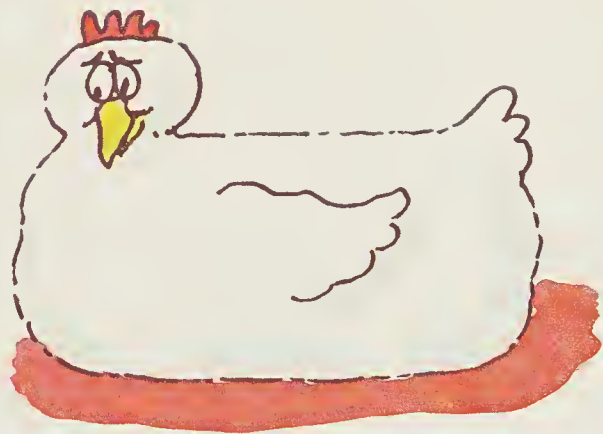
For more information on the event, send a legal-sized self-addressed stamped envelope (45 cents postage) to: Appalachian Quilting Party, Office of Conferences & Institutes, ASU, Boone, NC 28608. Phone: (704) 262-3045.

### Spring Homes Tour Set In Windsor

Some of the finest homes in Bertie County will be featured May 19 at the Spring Tour of Windsor Homes and Historic Buildings.

The tour will include many of the town's most historic homes—many in the plantation style of the 1800s.

For more information on the tour, contact the Windsor Area Chamber of Commerce, P.O. Box 572, Windsor, NC 27983. Phone: (919) 794-4277.



### Siler City Plans Chicken Festival

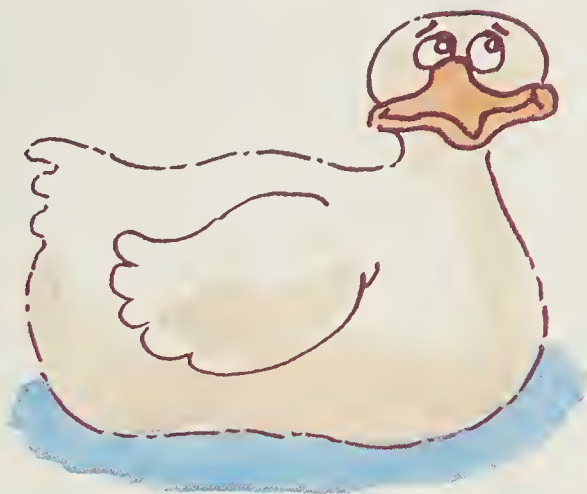
Siler City will be promoting the poultry industry with its Chicken Festival May 18-20.

The event will be a combination of two events held in recent years—the Siler City Arts Festival and the

### Siler City Chicken Festival.

In addition to plenty of fried chicken, festival-goers can expect a dance, arts and crafts, entertainment and a parade.

A classic car show, featuring many area vintage vehicles, will also be featured.



### Festival Includes Duckling Cookoff

The Concord National Duckling Cookoff will be the highlight of the Fifth Annual Share Cabarrus Festival May 19 in Concord.

The festival, sponsored by the Concord-Cabarrus County Chamber of Commerce, will feature arts, crafts, entertainment, games and food.

For more information about the festival, contact the chamber at P.O. Box 1029, Concord, NC 28026. Phone: (704) 782-4111.

### Leon Redbone Among Artists Slated To Appear At Black Mountain Festival

Singer Leon Redbone and numerous other artists are scheduled to appear at the Black Mountain Festival, May 18-27, at Lake Eden, near Black Mountain.

The festival will consist of traditional and contemporary music and dance. Tent camping, bunkhouses and recreational vehicle camping will be available for festival-goers during the event.

The first weekend, May 18-20, will focus on traditional music and dance, featuring bluegrass and cajun music and square dancing.

Arts and crafts will be displayed May 21-24, with musical entertainment slated each day at 2 p.m. and 8 p.m.

The final three days of the festival, May 25-27, will feature contemporary music. Redbone will appear May 27 at 4 p.m.

For more information about the festival, contact the Black Mountain Festival at P.O. Box 216, Black Mountain, NC 28711. Phone: (704) 669-4546.



## Oversees 'Rural TV' Batten Heads National Cooperative's Board

A North Carolina electric co-op veteran has been elected president of the National Rural Telecommunications Cooperative (NRTC) Board of Directors.

David J. Batten, executive vice president and general manager of Brunswick Electric Membership Corporation (EMC), Shallotte, was elected to the post at NRTC's Annual Meeting in Orlando, FL.

Batten had served as NRTC's vice president since 1987 and had served as chairman of its Bi-Directional Committee. Incorporated in 1987, the Washington-based NRTC offers television programming to satellite dish owners in rural areas across the country.



NRTC's package, called "Rural TV," includes many of the selections available from cable television systems, which rarely serve territory outside the cities where they're based. Currently, "Rural TV" has more than 52,000 subscribers nationwide—1,100 in North Carolina. Through its subsidiary, Rural Consumer Service Corporation, Brunswick EMC became the first Tar Heel electric co-op to offer "Rural TV" in 1987.

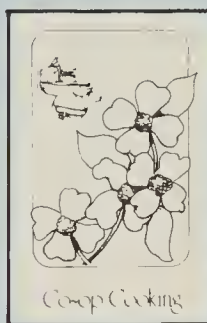
Batten began his rural electric career in 1968 as an agricultural engineer at Brunswick EMC.

He later served as district manager of the co-op's Whiteville office. He assumed his present post in 1981. The EMC serves more than 42,000 consumer-members in Columbus, Bladen, Brunswick and Robeson Counties.

Batten has also been a leader of the statewide EMC organization, having served as president of the Board of Directors of its trade association, the N. C. Association of Electric Cooperatives (NCAEC)

Batten has served as president of the South Brunswick Islands Chamber of Commerce and has been on the board of the N. C. Eastern Chamber of Commerce and the Brunswick County Hospital. He received his undergraduate and graduate degrees from N. C. State University.

## Co-op Cooking Still Available!



The demand has been so great that we've reprinted this popular cookbook.

Compiled by the Women's Advisory Committee of the North Carolina Electric Membership Corporation, the spiral-bound book features favorite recipes from employees and volunteers with the state's electric cooperatives.

Proceeds support two annual college scholarships—the \$1,000 Gwyn B. Price Scholarship and the \$500 Youth Tour Scholarship.

Copies are \$7.20 each (\$5.95 for the book, \$1.25 for postage). Mail or form (below) and check or money orders to: Co-op Cooking, PO Box 27 Raleigh, NC 27611

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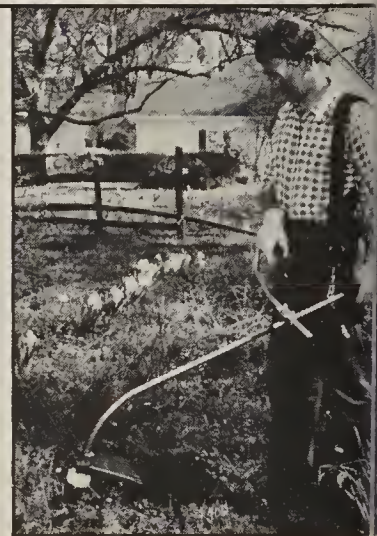
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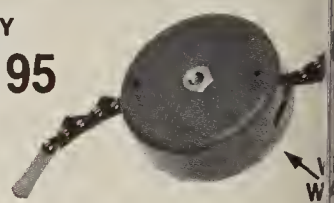
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## Wilmington Hosts EMCs' 1990 Statewide Annual Meeting

About 400 representatives of North Carolina Electric Membership Corporations (EMCs) participated in the 1990 Annual Meeting of the statewide organization of EMCs in Wilmington, March 7-8.

The meeting featured various awards, elections of officers and directors for the coming year, business sessions and speakers.

The theme for the meeting was "A New Generation of Service," which was adopted last year as the organization's new corporate theme.

Coverage of meeting highlights appears on this page and on pages 16 and 17.

## Federal Aid To Cover EMC's Hugo Damage

Crescent Electric Membership Corporation (EMC), Statesville, has received more than \$1.9 million in federal aid to help cover the cost of damages suffered during Hurricane Hugo last September.

The aid, presented by the North Carolina Department of Crime Control and Public Safety, represents 75 percent of the EMC's damages during the storm. The funds came from the Federal Emergency Management Agency (FEMA).

The remaining 25 percent of the EMC's damages will be paid by the state.

A total of 29 Tar Heel counties were declared disaster areas because of the storm, with the EMCs serving those areas qualifying for the financial aid.

Crescent EMC is one of eight North Carolina EMCs to share in the \$10 million federal aid made available due to Hurricane Hugo. Others were: Union EMC, Monroe; Rutherford EMC, Forest City; Deep River EMC, Lenoir; Surry-Yadkin EMC, Dobson; Pee Dee EMC, Wadesboro; Davidson EMC, Lexington and Randolph EMC, Asheboro.

## Alexander County Student Gets \$1,000 Scholarship

Susan Russell, an Alexander County high school senior, has been awarded the 1990 Gwyn B. Price Youth Tour Scholarship from the Women's Advisory Committee of the statewide organization of Electric Membership Corporations (EMCs).

Ms. Russell is the daughter of Mr. and Mrs. Clifton W. Russell of Rt. 4, Taylorsville. She represented Crescent EMC on the Rural Electric Youth Tour to Washington last summer.

The \$1,000 scholarship is awarded annually to a high school student selected from among the participants in the previous year's tour.



The award bears the name of an Ashe County man who helped spearhead the development of electric co-ops in North Carolina.



The recipient is chosen on the basis of scholastic achievement, financial need and extra-curricular activities in the school and community.

Each summer, about 40 Tar Heel students are chosen by EMCs across the state to participate in the week-long tour, with all expenses covered by the sponsoring coops. The tour is coordinated by the N. C. Association of Electric Cooperatives.

## National Youth Board Representative Honored

A Pender County high school senior has been awarded a \$500 scholarship from the North Carolina Association of Electric Cooperatives (NCAEC) in recognition of his work as a member of a national cooperative youth board.

Robert E. Guptill of Rt. 4, Burgaw, received the award for his involvement in the Youth Consulting Board (YCB) of the National Rural Electric Cooperative Association.



He was selected to represent North Carolina on the board during the Rural Electric Youth Tour to Washington last summer. He was chosen from among the 41 Tar Heel high school students who participated in the tour.

The tour is coordinated by NCAEC each year, with participants sponsored by various cooperatives across the state.

Guptill was sponsored on the 1989 tour by Four-County Electric Membership Corporation, Burgaw.

The scholarship was established earlier in 1989 to recognize North Carolina's YCB representative each year. The YCB participates in various programs of the national association and serves as an advisory group regarding its youth activities.





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## 3 Co-op Managers Head Slates Of '90-'91 Officers

The managers of Electric Membership Corporations (EMCs) based in Rich Square, Lexington and Wake Forest head the slates of officers that have been elected to lead North Carolina's statewide organization of EMCs during the coming year.

Representatives of six other cooperatives across the state were also elected to offices with the organization.

Eugene W. Brown Jr., manager of Roanoke EMC, Rich Square, was elected president of North Carolina EMC (NCEMC), the generation and transmission operation that provides power for the local co-ops.

Also elected to NCEMC offices were J. Kelly Hutchens, manager of Surry-Yadkin EMC, Dobson, vice

president and Bob L. McDuffie, manager of Randolph EMC, Asheboro, secretary-treasurer.

H. Wayne Wilkins, manager of Davidson EMC, Lexington, was elected president of the North Carolina Association of Electric Cooperatives (NCAEC), the statewide organization's general trade association.

Also elected to NCAEC offices were Richard H. Johnson of Rt. 4, Wadesboro, a director of Pee Dee EMC, Wadesboro, vice president and J. Ronald McElheney, manager of Jones-Onslow EMC, Jacksonville, secretary-treasurer.

James E. Mangum Jr., manager of Wake EMC, Wake Forest, was re-elected president of Tar Heel Electric Membership Association (TEMA), the central purchasing and materials supply system serving the state's 28 EMCs.

Also elected to TEMA offices were H. Eugene Clayborne, manager of Carteret-Craven EMC, Morehead City, vice president and Gary A. Whitener, manager of Rutherford EMC, Forest City, secretary-treasurer.

In addition, three co-op directors were elected to the TEMA board: Lawrence H. Hen-

## 1990-91 Officers NCEMC • NCAEC • TEMA • REAP



**Eugene W. Brown Jr.**  
NCEMC President



**J. Kelly Hutchens**  
NCEMC Vice President



**H. Wayne Wilkins**  
NCAEC President



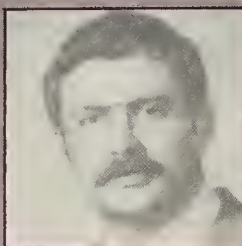
**Bob L. McDuffie**  
NCEMC Secretary-Treasurer



**Richard H. Johnson**  
NCAEC Vice President



**J. Ronald McElheney**  
NCAEC Secretary-Treasurer



**James E. Mangum Jr.**  
TEMA President



**H. Eugene Clayborne**  
TEMA Vice President  
REAP Chairman



**Gary A. Whitener**  
TEMA Secretary-Treasurer

son of Candler, a director of Haywood EMC, Waynesville; Leslie J. Bell of Rt. 2, Mount Olive, a director of Tri-County EMC, Dudley and Hugh L. of Hampstead, a director of Jones-Onslow EMC, Jacksonville.

Randolph EMC's Bob L. McDuffie was re-elected as North Carolina representative on the board of the National Rural Electric Cooperative Association (NRECA).

The national organization, which is based in Washington, DC, represents about 1,000 electric co-ops across the country.

McDuffie, who has been with Randolph EMC for 28 years, has served on the NRECA board since 1986. He currently serves on the boards of the three corporations comprising the statewide EMC organization.

He has been manager at Randolph EMC since 1977.

Meanwhile, Carteret-Craven EMC's Eugene Clayborne was re-elected president of the North Carolina rural electric program's political action organization, the Rural Electric Action Program (REAP). Jimmy R. H. of Rt. 2, Cleveland, a director of Crescent EMC, Statesville, was re-elected vice chairman and James Lee Burney, director of government relations for the statewide EMC organization, was elected secretary-treasurer.







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of service.*

# 25 EMC Directors Saluted For Service

*The officials were recognized  
for their years of service on  
the boards of 18 co-ops.*

The statewide organization of North Carolina Electric Membership Corporations (EMCs) paid tribute to 25 men from across the state for their years of service on the boards of EMCs.

The men were cited for "meritorious service" during special ceremonies.

Those honored, listed by EMCs, were:

**Albemarle, Hertford**—Walter R. Lowry of Rt. 4, Elizabeth City, for 15 years of service.

**Blue Ridge, Lenoir**—Johnnie R. Austin of Boone, 20 years.

**Central, Sanford**—William B. Hulsey of Carthage, 15 years.

**Crescent, Statesville**—Tom Bailey Wood of Mocksville, 25 years; Larry W. Payne of Taylorsville and Kenneth Westmoreland of Wetsville, both for 20 years; Russell A. Ryan of Rt. 2, Cleveland, 15 years.

**Edgecombe-Martin County, Tarboro**—Shall D. Wilson of Rt. 1, Robersonville, 30 years.

**French Broad, Marshall**—John O. Corbett of Marshall, 15 years.

**Halifax, Enfield**—Marion R. Smith of Rt. 1, City, 15 years.

**Harkers Island**—George G. Barton Jr. of Route, Harkers Island, 15 years.

**Jones-Onslow, Jacksonville**—Percy Jenkinson of Rt. 1, Sneads Ferry, 20 years.

**Pee Dee, Wadesboro**—Cecil McCall of Ellerbe, 15 years.

**Pitt and Greene, Farmville**—Hilton Webb of Rt. 1, Macclesfield, 20 years; Gordon W. W. of Rt. 2, Walstonburg, 15 years.

**Randolph, Asheboro**—Charles Teague of Seagrove, 30 years.

**Roanoke, Rich Square**—Rascoe A. Gilchrist of Rt. 1, Windsor and Matthew Grant of Waverly, both for 20 years.

**Rutherford, Forest City**—David W. Timney of Rt. 7, Morganton, 35 years.



**South River, Dunn**—Kyle Harrington of Rt. 1, Broadway, 40 years.

**Tideland, Pantego**—Vernon Canady of Pantego, 25 years.

**Tri-County, Dudley**—Frank B. Jordan of Rt. 3, Mount Olive and the late James N. Price of Rt. 5, Mount Olive, both for 20 years. Price achieved the milestone before his death last December.

**Wake, Wake Forest**—John M. Ferrell of Rt. 5, Durham, 30 years and J. Howard Conyers of Rt. 1, Franklinton, 15 years.

## Four Co-op Managers Honored

Four North Carolina electric co-op managers have been honored for their career service to the state's rural electric program.

They are Earl J. Ross of Piedmont EMC, Hillsborough, for 25 years; Charles Tolley of French Broad EMC, Marshall, 15 years; J. Michael Davis of Tri-County EMC, Dudley, 15 years and James E. Mangum Jr. of Wake EMC, Wake Forest, 15 years.

Ross began his rural electric co-op career in 1965 when he became manager at Piedmont. Tolley joined French Broad in 1975 and became manager the following year.

Davis was on the Tri-County EMC staff for 14 years before being named manager of the co-op in 1988. Mangum, who joined Wake EMC in 1974, has been manager since 1984.

## Safety Programs Win Accreditation

Five North Carolina Electric Membership Corporations (EMCs) have been cited for maintaining effective comprehensive employee safety programs.

Four of the co-ops received re-accreditation certificates while the fifth received its first accreditation.

Under the accreditation program, the National Rural Electric Cooperative Association reviews co-op employee safety efforts every three years after the initial certificate is issued.

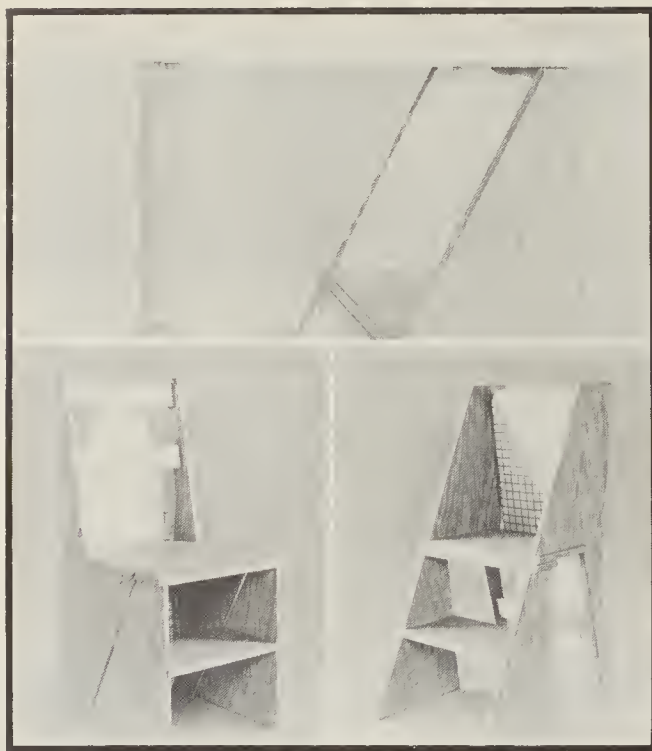
Central EMC, Sanford, received its initial certificate.

Davidson EMC, Lexington and Randolph EMC, Asheboro each received their sixth certificate. Jones-Onslow EMC, Jacksonville, received its fifth and Surry-Yadkin EMC, Dobson, received its fourth.





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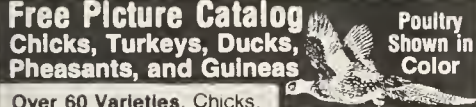
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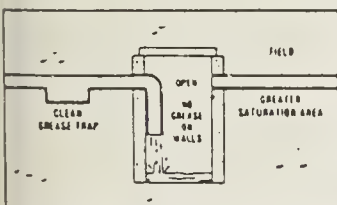
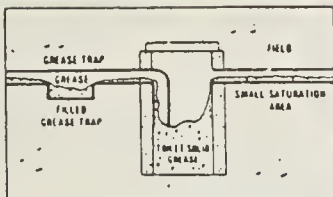
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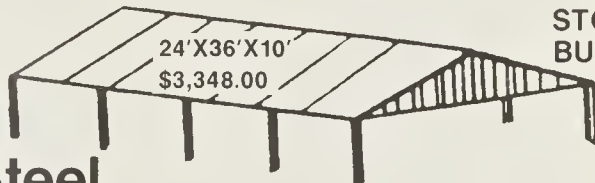
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**Offer good thru July 31, 1990**



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**Offer good thru July 31, 1990**



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## COUNTRY KITCHEN

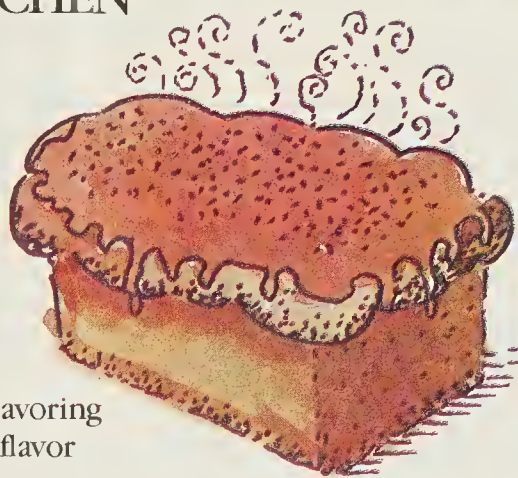
### Poppy Seed Bread

*Submitted by Jane Sherman, Butner*

- |                          |                             |
|--------------------------|-----------------------------|
| 3 C. all purpose flour   | 1 1/2 C. milk               |
| 2 C. sugar               | 3/4 C. oil                  |
| 3 eggs                   | 1 1/2 tsp. vanilla          |
| 1 1/2 tsp. baking powder | 1 1/2 tsp. butter flavoring |
| 1 1/2 tsp. salt          | 1 1/2 tsp. almond flavor    |
| 1 1/2 tbsp. poppy seeds  |                             |

Combine all above ingredients. Beat two minutes at medium speed. Spoon into two greased and floured loaf pans. Bake at 350 degrees for 1 hour, approximately. Cool loaves in pans 10 minutes. Remove from pans and cool completely on wire racks. Drizzle bread with orange glaze.

**Glaze:** Mix together: 1 C. confectioners sugar, 2 tbsp. orange juice and 1/4 tsp. each of vanilla, almond and butter flavoring.



### Would You Like To Share Your Recipes?

If you would like to share a recipe with this column, send it to:  
*Carolina Country*, P.O. Box 27306, Raleigh, North Carolina 27611.

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## May 3 Primary Elections Will Determine Nominations For Senate, 8 House Seats

Eight of North Carolina's 11 congressmen will face no opposition as Tar Heel voters go to the polls May 8 for the Democratic and Republican primaries.

All eight unopposed representatives will face challengers in the general election in November.

Meanwhile, the U.S. Senate race is expected to dominate the headlines across the state during the campaign, as Sen. Jesse Helms seeks his fourth term in Washington. Sen. Helms leads a list of three candidates vying for the Republican nomination.

On the Democratic side, a crowded field of six is on the ballot. The candidates include Harvey B. Gantt, a former mayor of Charlotte, former state senator R. P. (Bo) Thomas, Brunswick County District Attorney Mike Easley and John Ingram, who is a former state insurance commissioner.

Congressional incumbents facing primary opposition are: Fourth District Rep. David E. Price, Eighth District Rep. W. G. (Bill) Hefner and Tenth District Rep. Cass Ballenger.

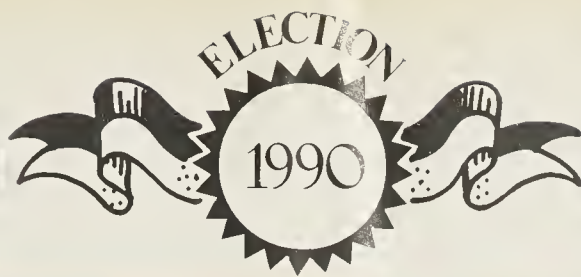
All the general election candidates for Senate and House of Representatives will be featured in a special election section in the October issue of *Carolina Country*.

Candidates who face no primary opposition in the May primaries, listed by race, are: **First District:** Incumbent Democrat Walter B. Jones, Farmville; **Second District:** Incumbent Democrat I. T. (Tim) Valentine and Republican Hal C. Sharpe. **Third District:** Incumbent Democrat Martin Lancaster. **Fourth District:** Republican John Carrington. **Fifth District:** Incumbent Democrat Steve Neal. **Sixth District:** Incumbent Republican Howard Coble and Democrat Helen R. Allegrone. **Seventh District:** Incumbent Democrat Charles G. Rose III. **Eighth District:** Republican Ted Blanton. **Ninth District:** Incumbent Republican Alex McMillan and Democrat David P. McKnight. **Eleventh District:** Incumbent Democrat James McClure Clarke.

Candidate profiles on the following pages are listed in the order in which the candidates filed with the State Board of Elections.



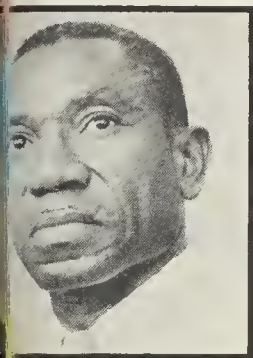




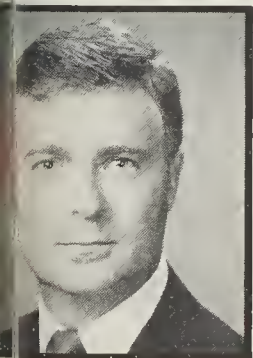
## DEMOCRAT

## UNITED STATES SENATE

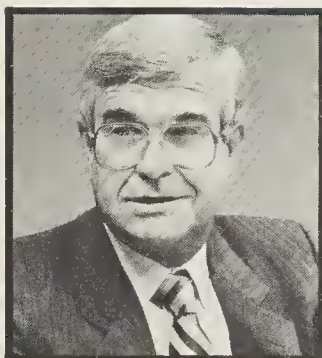
## REPUBLICAN



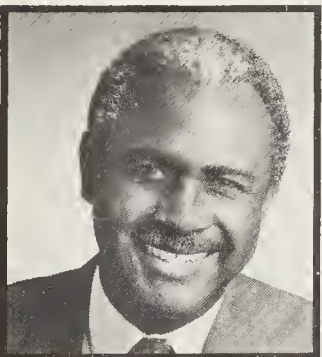
**Robert L. (Bob) Easley** of Greensboro is a former college professor and administrator. A graduate of North Carolina State University, he also served on the faculty of that institution.



**Mike Easley** of Wayne County is the district attorney of the state's 13th Judicial District, which encompasses three counties. He is a past president of the N. C. Conference of District Attorneys and the N. C. District Attorneys Association. Easley received his undergraduate degree from the University of North Carolina.



**R. P. (Bo) Thomas** of Hendersonville served 10 years in the State Senate and was co-chairman of the Senate Finance Committee. He also served on the Ways and Means Committee and the Appropriations General Government Subcommittee. A veteran of the Korean conflict, Thomas is a graduate of Duke University.



**Harvey B. Gantt** of Charlotte served two terms as mayor of Charlotte. He was also elected to the Charlotte City Council for three terms. An architect and businessman, Gantt is a member of the Democratic National Committee

and the N. C. State Democratic Executive Committee. He received his undergraduate degree from Clemson University.

**Lloyd Garner** of Thomasville did not respond.



**John Ingram** of Cary served two terms as North Carolina's Insurance Commissioner, 1973 to 1981. A former member of the N. C. House of Representatives, he was a candidate for governor in 1980 and for the U. S. Senate in 1984.



**U. S. Sen. Jesse A. Helms** of Raleigh, a member of the Senate since 1973, is the ranking minority member of the Foreign Relations Committee and is a member of the Agriculture, Nutrition and Forestry Committee and the Rules and Administration Committee. Helms, who attended Wake Forest College, is a former city editor with *The Raleigh Times* and a former commentator with WRAL-TV, Raleigh.

**George Wimbish** of Charlotte is making his second run at the Republican Senate primary, having made a bid in 1984.

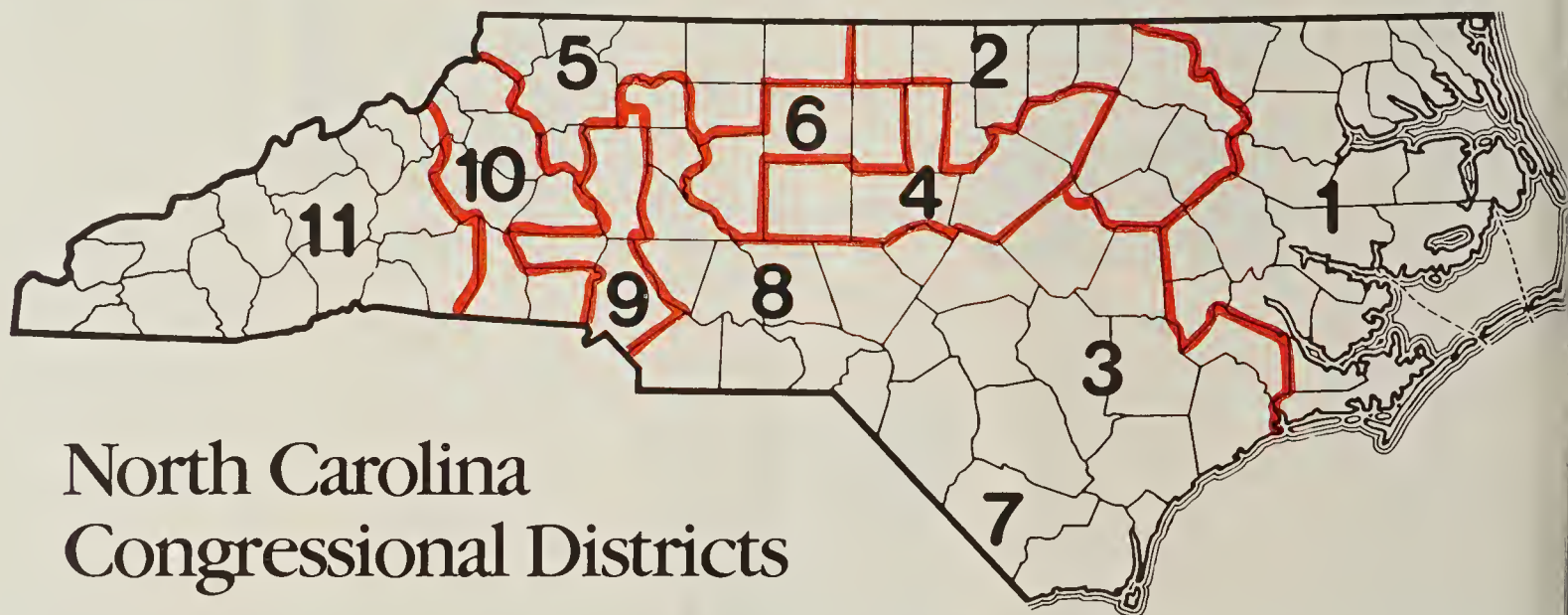
**L. C. Nixon** of New Bern did not respond.







## UNITED STATES HOUSE OF REPRESENTATIVES



### North Carolina Congressional Districts

#### FIRST DISTRICT

REPUBLICAN



**Marvin Ray Jones** of Kinston is a retired plant superintendent with Smith-Douglas. He served for four years in the U.S. Army and served in the Korean conflict. He also served for seven years on the Kinston City school board.



**Howard D. Moye** of Farmville is a farmer and businessman. A graduate of N.C. State University, Moye is a former executive vice president of the United Tobacco Growers Association and former north-eastern regional

manager of the N. C. Department of Natural Resources and Community Development.



#### THIRD DISTRICT

REPUBLICAN

**Henry Merritt Stenhouse** of Goldsboro did not respond.



**William Kenneth Brosman** of Rt. 2, Richlands, is a service technician at an oil company.

**Don Davis** of Erwin is a businessman who serves on the Board of Directors of Heritage Bible College in Dunn. He is a retired major from the U.S. Army and served in the Korean conflict.



## FOURTH DISTRICT

DEMOCRAT

Paul E. Moore of  
gh did not  
ond.



S. Rep. David E.  
e of Chapel Hill,  
h has represented  
e fourth District  
ne 1987, is a  
e ber of the House  
ing, Finance and  
n Affairs Com-  
ite and the  
ice, Space and  
echnology Commit-  
e. former professor  
ike University,  
ic has been chair-  
a and executive  
r of the N. C.  
eocratic Party. He  
eved his under-  
ate degree from  
e university of North  
arolina and his Ph.D.  
or Yale University.

Robert B. (Bob)  
s Sr. of Raleigh  
ot respond.

## FIFTH DISTRICT

REPUBLICAN



**Ken Bell** of Win-  
ston-Salem, a former  
attorney with the U.S.  
Justice Department, is  
now in private law  
practice. He received  
his undergraduate and  
law degrees from  
Wake Forest  
University.



**Steve Royal** of Rt.  
2, Elkin, is a CPA with  
his own firm in Elkin.  
He served eight years  
in the National Guard  
and is active in area  
civic organizations.  
He is a graduate of  
Appalachian State  
University.



## SEVENTH DISTRICT

REPUBLICAN

**Fries Shaffner** of  
Wilmington did not  
respond.

**Robert C. Ander-  
son** of Fayetteville did  
not respond.

## EIGHTH DISTRICT

DEMOCRAT



**U. S. Rep. W. G.  
(Bill) Hefner** of Kan-  
napolis, a member of  
Congress since 1975,  
is a member of the  
House Appropriations  
Committee and is  
chairman of the sub-  
committee on Military  
Construction. He  
serves as deputy major-  
ity whip. A veteran of  
more than 20 years in  
the entertainment  
business, Hefner was a  
member of the gospel  
group, the Harvesters  
Quartet.



**Helen Ann Gar-  
rels** of Matthews is a  
professional horse and  
dog breeder. She is a  
native of Texas and  
attended the Univer-  
sity of Texas-El Paso  
and Midwest Univer-  
sity, TX.







## TENTH DISTRICT

DEMOCRAT

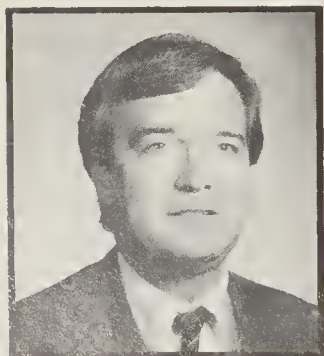


**Rita W. McElwaine** of Mt. Holly is a nursery school owner and past chairman of the 23rd Precinct in her county. She is past chairman of the Mt. Holly Spring Festival and a member of the Beautification Committee.

REPUBLICAN



**U.S. Rep. T. Cass Ballenger** of Hickory, representing the Tenth District since 1986, is a member of the House Education and Labor Committee and House Public Works and Transportation Committee. A former member of the N.C. House of Representatives, he served 10 years in the State Senate. Ballenger, a former chairman of the Catawba County Board of Commissioners, is a graduate of Amherst College.



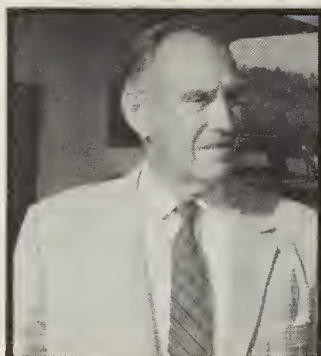
**Daniel R. Green, Jr.** of Hickory, a former district court judge, is now in a private law practice. He is a member of the Board of Directors of the Flynn Christian Fellowship Homes of Hickory, Inc. and the Catawba County Council on Adolescence.



**Cherie Killian Berry** of Newton is the co-owner of an electronics firm in Maiden. A former resident of Michigan, she served as chairperson for several school band campaigns.

## ELEVENTH DISTRICT

REPUBLICAN



**James T. Harper** of Andrews is a former employee of the U.S. Department of Commerce in Washington and was an inspector with the city of Asheville. He is a veteran of the U.S. Air Force and served during World War II and the Korean conflict.

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**Herschel (Scotty) Morgan** of Asheville did not respond.

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**Lanier M. Cansler** of Asheville did not respond.

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**Charles H. Taylor** of Brevard did not respond.

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**Richard Bridges** of Forest City did not respond.

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## Annual Meetings Calendar

Electric  
Membership  
Corporation

Date	Time	Location
<b>April</b>		
<b>21</b>	French Broad, Marshall Registration: 3:00 p.m. Business Meeting: 6:00 p.m.	Madison High School, Marshall

## May

<b>11</b>	Harkers Island, Harkers Island Registration: 7:00 p.m. Business Meeting: 7:30 p.m.	Harkers Island School, Harkers Island
<b>19</b>	Halifax, Enfield Registration: 9:00 a.m. Business Meeting: 11:00 a.m.	Enfield Middle School, Enfield

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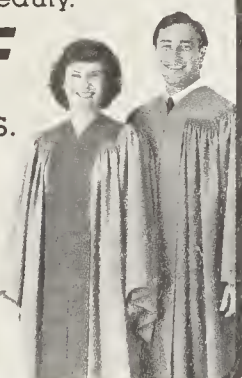
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## MAILBOX

### **"Many Thanks" For Item On Mast Store**

Thank you for the nice plug for the Mast Store in the February issue. I enjoy your magazine each month and apparently so do many others, for we received a handful of requests for our catalog.

Many thanks again.

*John E. Cooper Jr.  
Valle Crucis*

*Cooper, owner of Mast General Store in Valle Crucis, refers to an item in the February issue regarding the store's 1990 spring catalog, which is scheduled for release in May. To request a copy, write to Mast General Store, Highway 194, Valle Crucis, NC 28691.*

### **Many Social Security Recipients Are "Hard Pressed" To Make Ends Meet**

Reference Mr. Paul J. Button's letter in the February issue: He quoted the same line expressed by AARP, many news commentators and some congressmen, "only the very rich" opposed Medicare's catastrophic coverage program. The complete details were hard to come by. Perhaps Mr. Button believed what he read or heard and failed to check details. Of the 2.4 million eligible, 60 percent would only pay the part B (or nothing) while 40 percent paid the remainder through a tax supplement. That was 15 percent of the tax in '89, going to 28 percent in '93 and the sky was the limit.

For '90 the average Social Security (SS) is \$566 with the maximum \$975; for a couple, the average is \$966 with a maximum of \$1,462. Mr. Button's \$604 is considerably more than many. I started paying SS in January '37. I put in 41 years military and civil service. His SS is well over \$100 more than my wife's and mine, combined. Every cent of my retirement is taxable so we pay a supplement on everything over \$11,200. We also pay the same bills Mr. Button has, including \$1,200 health insurance plus the deductibles.

The supplement was not \$800, it was \$1,600 per couple in '89 and \$2,100 in '93. Those limits were reached with gross incomes of \$81,714 and \$51,400. The truly wealthy only paid those caps. It was not the amount, it was the method. Many drawing the limit on SS

(\$17,544) plus up to \$11,200 other income (\$28,744) would pay no supplemental. The Part B was \$4 for '89 but would have been \$10.20 in '93 and continue to increase.

I agree Mr. Button is hard pressed but many receive less than he

*Lowell Sharrett, Di*

### **"A Big Thank You!" To Readers Who Participated In Military "Mail Call"**

A big THANK YOU! is extended to those readers of *Carolina Country* who helped to make the recently-completed 1989 Christmas and 1990 entire Mail Calls so successful.

Christmas was made a little brighter for more than 150,000 of our servicemen and women, as we were able to send bundles of cards and letters to more than 1,000 locations all across the country and around the world.

Readers interested in taking part in this outstanding military morale program may receive a copy of the 1990 information brochure upon publication later in the year by sending a first-class postage stamp (please—no envelope—but we do need a first-class postage stamp, as "Mail Call!" is a non-profit program without corporate, media, political or other sponsorship) to:

"MAIL CALL!", Box 817, Christmas, FL 32709-0817.

*Lee Spencer, "Mail Call" National Director*

### **Thanks For "Especially Nice Service" In Promoting Plans For Naval Reunion**

Almost a year and a half ago, I wrote to you requesting that you publish my notice of a reunion of the *USS Bismarck Sea* CVE 95 & VC 86 at Charleston, SC, October 12-16, 1989. After Hurricane Hugo blew the reunion out for that date, I sent another request that you publish a notice for the reunion for February 19-23, 1990. It said we would dedicate a plaque to our killed-in-action shipmates exactly 45 years after we had been sunk at Iwo Jima on February 21, 1945.

You did as I requested, and I and my fellow survivors—150 strong—present at the dedication want to thank you for your especially nice service through your magazine.

The number one aviator in the U.S. Navy, Vice Admiral Richard I. LeMay, assistant chief of naval operations for air warfare, came and thanked us for our sacrifice. He especially thanked the widows and family members present for the ultimate sacrifice that our killed-in-action shipmates gave so that today we might be free—and perhaps see the world coming to realize that the freedom we fought for is the way to go.

Even so, we should keep our powder dry so that their ultimate sacrifice will not have been in vain. He said we should keep our heads high and pray for the nation to maintain a strong defense.

My shipmates present at the reunion wanted me to thank you for your services in publishing our reunion notices to let our shipmates know of the reunion. It was a success because of you. Thank you.

*James R. Taylor, Canyon Lake, TX*



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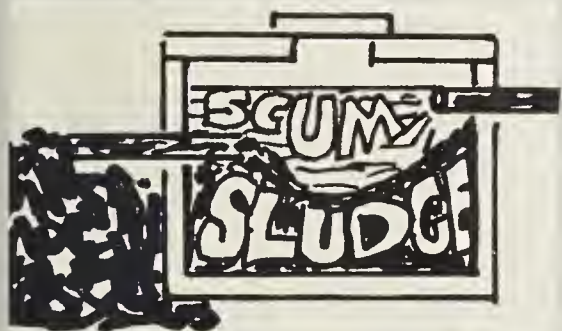
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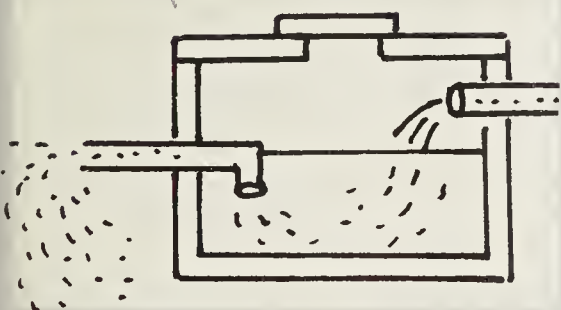
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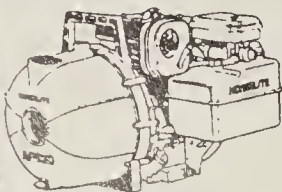
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# Social Security Raises 1990 Income Cap

Here's a true story about one man's plans for his first year of retirement: As he was approaching his final days at work, a friend asked him what he planned to do once he retired. He replied, "For the first six months, I'm going to sit in my rocking chair." What next? "After the six months, I'm going to rock a little."

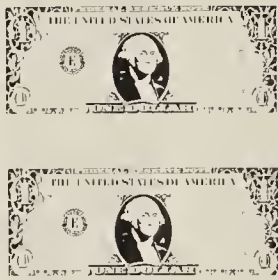
Whether he came close to following that schedule is anybody's guess, but chances are good he quickly discovered that sitting in that rocker wasn't nearly as much fun as he'd expected. And he probably found something to do to keep him busy and, possibly, to bring in a little pocket money in the process.

That's how most folks are handling retirement these days, as they seek new ways of filling their open calendars after giving up the routine of their regular jobs. Many of them in North Carolina and across the country continue to work at something either full-time or part-time—to keep busy and also to supplement their retirement incomes.

If you're one of these working retirees or expect to become one in the months ahead, there's good news for you: In 1990, you can earn more money than ever before and still receive Social Security.

People who are now between 65 and 69 can earn \$9,360 and still get full benefits. This is up substantially from previous years. In 1989, the figure was \$8,880 and back in 1988 the amount was only \$8,400. So the total has risen by about \$1,000 in two years.

What's more, if you earn more than \$9,360 you will lose only \$1 of Social Security benefits for every \$3 you earn beyond the limit. In previous years, you lost \$1 for each \$2 earned.



**Below Age 65**  
For every two dollars  
you earn over \$6,840.00 ...

You lose \$1.00 in  
Social Security

If you are under as many Social Security recipients are, you can earn up to \$6,840 and get full benefits. In the age bracket you still lose \$1 for each \$2 earned over the limit. The \$6,840 for 1990 is up from \$6,480 in 1989.

One category has changed and will not change: After a retiree reaches age 70—and this applies after the month that birthday is reached—you can earn any amount without any penalty.

As we mentioned in an earlier column, Social Security checks received in January of this year were somewhat larger than those distributed in January of last year.

## Try To Avoid "Slow-Lane" Retirement

People make different kinds of plans for retirement. For example, three North Carolina men who reached retirement age at about the same time, found little in common when it came to their plans for retirement.

One, an office worker, vowed he was going to play golf every day the sun shone. Another, who was quite active in civic work, showed an interest in continuing it, with public speeches and a busy schedule of activity. The third planned to indulge his penchant for travel.

All three followed their plans for several years—as many as seven in the case of the active civic worker. The world traveler did make trips to points abroad and to various parts of the U.S. And the golfer was as good as his word for more than two years.

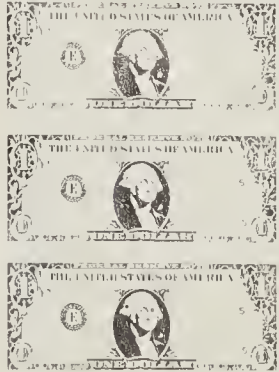
Now their wives are beginning to worry because all three men are spending more and more time "taking it easy" around the house. They're working in the yard only on occasion and they're becoming very relaxed. The wives feel their husbands "aren't all that old yet" and suffer from no physical impairment.

So the wives are taking steps to remedy the situation. They are encouraging golf, travel (they'll go along) and public activity. They are even thinking up new things for their husbands to do. There is no rule that says a golfer can't indulge in politics, that a civic-minded person can't develop an interest in travel.

Is the new program working? The jury is still out, but the wives have the right idea. It's not wise to "slow down" too much, and coming to a full halt is to be avoided if at all possible.

A familiar slogan still applies: "Retire, by all means. But don't quit." Here's another: "It's better to wear out than rust out."

The slogans offer excellent advice for any retiree but especially those who've moved into the "slow-lane" phase of retirement.



**AGE 65-69**  
For every three dollars you  
earn over \$9,360.00 ...

You lose \$1.00 in  
Social Security





## HORIZON

1989. An increase of 4.7 percent was granted as the result of increases in the cost of living. (This boost is usually called a "COLA" for cost-of-living allowance, and is one of the most favorable aspects of Social Security payments.)

Some people who have retired from a "regular job" seek work for a good reason: They need the money to supplement their reduced income in retirement. But this is not the only reason. One male of the human species retired while his slightly younger wife kept right on with her job as a school teacher. "I'm going to work at least until she retires," he explained, adding, "I wake up at the same time every morning."

The very hard-working retiree, who was also accustomed to staying busy, said: "I work a full week, every week, so I won't go out of my mind." Most all working retirees get a lot of satisfaction from the feeling of doing this because I want to. Nobody can tell me what to do and I do it. I'm working at my own inclination."

It should be pointed out that the extra work after retirement is not all done by one retiree put it.

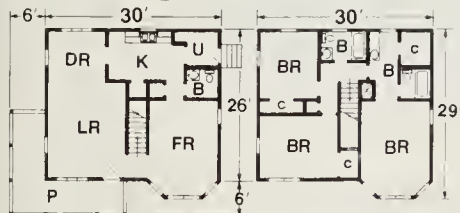
Whether you're self-employed, or work on somebody's payroll, you

will be paying federal and state income tax on your earnings and you will also be paying Social Security on every cent.

It may seem contrary to receive a Social Security check and also pay into the system, but that's the way the law reads. Even those 70 and up, who can earn their limit without losing Social Security benefits, must pay income tax and Social Security.

But there is another compensation. People who earn money can ask their nearby Social Security office to "refigure" or do a recomputation on their earnings, after it has been reported on the April income tax return. And when the recomputation has been done, that Social Security check is eligible for an increase—based on the work done during the previous year. You can request this for each full year you work after retirement.

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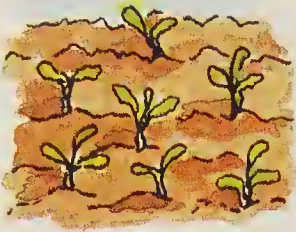
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## HANK'S GARDENING GUIDE



Gardening activity is "full speed ahead" now; much of the success of the summer garden depends upon what is done within the next few weeks. You'll want to repair any damage done by winter storms. Groom spring-flowering shrubs and bulbs, giving some attention to perennials.

It's time to fertilize, to plant, to mulch, mulch and remulch.

### ***Solution Reduces Transplant Shock For Seedlings***

Transplanting shock to tender seedlings can be reduced by giving them a starter solution when you put them in their permanent garden location. You can buy a ready mixed starter solution or make it by dissolving three level tablespoons of an 8-8-8 or comparable analysis fertilizer in a gallon of water.

To give fertilizer time to dissolve, prepare the mixture several hours before it is to be used. Pour a cupful around each newly set plant. Don't set transplants on a hot sunny day.

### ***Vegetable Garden***

Seeds such as snapbeans, okra, sweet corn, squash, polebeans and cucumber may be planted now. Also, set out started plants of pepper, tomato, sweet pepper and eggplant may also be set out. You'll want to select wilt-resistant tomato plants.



As you begin your vegetable garden, you'll want to begin a diary of your garden's progress. Be sure to include the plant name, planting and harvesting dates, and the performance of each vegetable grown. This will allow you to learn from your successes and your mistakes.

### ***Watering***

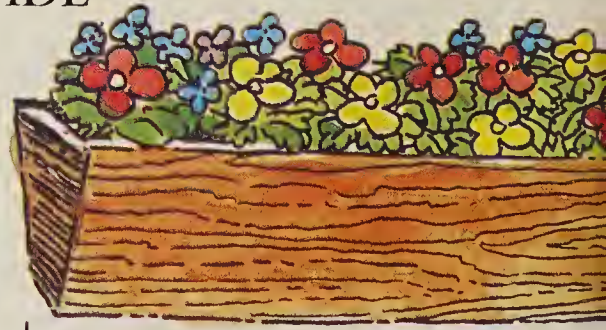
During dry periods, supply water to all plants that have recently been set out. If you've not already done so, add a mulch of compost or pine needles around these plants. This makes watering less of a chore.

### ***Bulbs May Need To Be Divided***

If blooms of spring-flowering bulbs were smaller and fewer than in previous years, the bulbs need to be dug and divided.

When digging, don't forcibly break away any small bulblets that are tightly attached to the larger parent bulb. Separate only when the small bulbs come away easily.

The dividing of bulbs should be done after the foliage has died down. As long as leaves are green they are storing food for next season's flowers.



### ***Ever Tried A Window Box?***

A window box filled with blooming plants will greatly improve the appearance of many homes. And it is a project of slight expense, once the box is constructed. Only a few flowering plants are needed; the soil is easier to manage fertility-wise than a vast bed of annuals.

For a standard-size single window, a box three feet long, ten

inches wide, and inches deep is suitable. It's wise to use wood that resists rotting in order to prolong the life of the box. Some stores carry window boxes constructed of heavy plastic, as well as those made of wood.

These plants grow well in window boxes: annual petunias, periwinkles, phlox, lobelia and dwarf zinnias. Clematis and impatiens are excellent if the window is in the shade. New Guinea impatiens grow in shade.



### ***Prune Azaleas By Mid-June***

If large-growing azaleas have not yet been pruned, some removal of leggy growth may be desirable now. Cut back such growth well into the shrub. Should plants have been freeze-damaged during the winter cold, cut stems back to live wood. In extreme cases this may result in cutting back to the ground level.

On small plants, induce branching by pinching out tips of new growth. Complete this job by mid-June.

### ***Fertilizing***

Now's the time to fertilize established perennials already growing in beds or flower borders. A fertilizer should be applied carefully. Scratch it into the soil just below the surface as not to injure the roots. Water-in slowly and let it run off into the soil, soaking into the roots. Give hydrangeas, azaleas and dogwoods specially prepared fertilizers for acid-loving plants.



By Hank Smith

## Overcome Bark Damage

Splitting of the bark is a common problem with plants such as camellias, azaleas, and other shrubs. Often the damage is evident only after several weeks or months. Check the bark of shrubs, especially near the ground. If the bark is cracked, it will split with the cambium wax or one of the asphalt-based dressings. This prevents drying and peeling of the bark. It will save the bark on only one side of the stem.

In the freeze-thaw cycle, if the bark is severe, with the bark splitting of the bark, it may be necessary to cut back to the ground level.

## Why Those Bark Sprouts?

Bark sprouts or "water sprouts" appear on many shrubs that have been grafted. They are common at the base of rhododendrons, magnolias, especially azaleas. The foliage of the water sprout may be unlike the grafted or desired (the desirable parent) plant. An azalea is the black-leaved foliage that grows below the tea rose. It

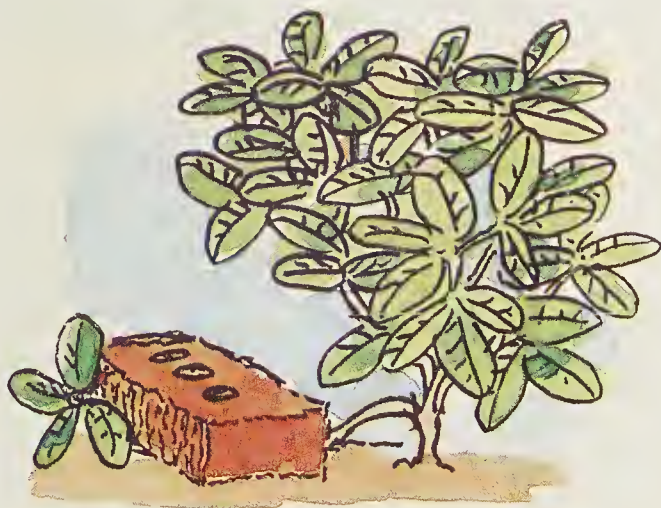
grows from a hardy understock.

Sucker growth can weaken the desired plant in one season of growth.

To destroy suckers permanently, trace them down to their origin with your hand. This usually is several inches below the soil surface. Jerk and tear the sucker from the

plant close to the root system. If you merely cut suckers off, they will return.

Suckers that appear above the soil line should be cut close to the main stem. Leave no stub or nub. If you can locate suckers when they are small and tender, they can be snapped or rubbed off easily.



### Use "Layering" For Propagation

Now's a good time to propagate Oriental or Japanese magnolias by the process of layering. To accomplish this asexual (non-seed) means of propagation, select a low-growing branch of the shrub. Scrape the bark with a knife blade, making the wound about three or four inches long on the lower side of the stem. Pull the branch to the ground. Place it in a shallow trench in the soil. Cover with soil, and weight the branch down with a brick or heavy stone. Keep moist.

By late July, a strong root system should have formed on the new "daughter" plant. Cut this from the "mother" plant and place in fertile soil to "grow-on."

Azaleas also are easily propagated by layering.



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# Taxpayers Will Pay The Piper In S&L Crisis

It's nothing less than the biggest money scandal in the country's history, but most Americans don't realize that yet. And cleaning it up is expected to be far more costly to taxpayers than the Vietnam War.

It started out innocently enough as a way to let the savings and loan industry compete in the money markets. It ended up with a lot of high rollers playing hide and seek with other people's money. In the end, it left the public holding the bag. This sad tale began as the decade of the 1970s came to a close.

Money market funds and other investment vehicles were working against the thrift institutions and they were hurting. The advantage in interest rates they had enjoyed for many years was a thing of the past.

So in 1980, during the last year of the Carter administration, the lid was taken off interest rates, allowing both banks and savings and loans to offer any interest rate they cared to pay. Deregulation became a reality.

About the same time, the insurance on deposited funds was raised from \$40,000 to \$100,000. This may have been one of the most costly votes in the nation's history.

With the rules off what S&L's could do, some institutions started competing for depositors' money and they did it by raising interest rates. There was one big flaw in the picture—many of the S&L's were losing money. They had loaned money on long-term mortgages at low interest rates and they couldn't pay high rates on deposits and remain solvent.

That situation was bad enough, but on the other side of the world, a bunch of Arab sheiks decided to reduce the price of oil—and that had devastating effects for Texas.

Believing the oil prosperity would continue for a long time, many Texans had invested heavily in the future. They were badly hurt when oil prices fell. And many of the dreams had been financed by friendly savings and loans.



Reports began emerging from Texas that all wasn't well there. said some people were trying to cover up the situation.

One large S&L-financed apartment complex stood empty on the outskirts of a Texas city, but it appeared to be occupied. Someone had a junk car dealer and bought several highly presentable cars and put them outside the apartments.

Most savings and loan institutions behaved sensibly and continued to make the financing of home loans and solid commercial buildings their main enterprise. Others, most of them in Texas and California, seemed to go wild.

A striking example was the Lincoln Savings and Loan of California. Its president and chief operator was Charles Keating, now a defendant in a suit charging fraud and racketeering.

Keating, who was once a swimmer on a U.S. Olympic team, put Lincoln S&L in 1984 and abandoned safe family loans in favor of speculative ventures in desert land and resorts. Lincoln also invested in junk bonds and those high-interest instruments which have little or no collateral.

His financial activities escaped the notice of Washington because the Reagan administration wasn't very concerned about the savings and loan industry. The new chairman of the Home Loan Bank Board was Ed Bradley Gray, who had been Reagan's press secretary when Reagan was governor of California. He had little experience in banking.

Once Lincoln's troubles were noticed, no effort was made to rescue the institution and put an end to its losses. Gray and his successor, M. J. Wall, who had been a staff assistant to Sen. Jake Garn (R-UT), allowed the thrift to remain open. Wall, like Gray, had little background for the job except for his ties to Rep. Garn, who was chairman of the Senate Finance Committee for six years.

Although Lincoln is regarded as the single most expensive failure in the loss is just a drop in the scandal's huge bucket. Lincoln is just an example of what has gone on all over the country, particularly in Texas and California.



savings and loan entities, which had made unwise use of the free-granted in 1980, were trying desperately to stay afloat and in doing are getting deeper and deeper in the hole.

They must have known they were living on borrowed time but they off the day of reckoning as long as they could by offering high interest to attract savings, while losing money every day.

Their high rates on savings attracted money from legitimate savers ing a high return on their money and from financial insiders who dis-deposits of \$100,000 to many of the thrifts. They had no reason to the interest rate was high and if the institution failed, well, the ment would pay.

Now the American taxpayers, most of whom did not go to the dance, pay the piper.

No one knows yet how much the bill will be for the savings and loan is but it will be high. Some estimates run as much as \$300 billion.

It won't be included in the budget deficit because Bush and the Cong-agreed it should be "off budget." But the debt and the interest on it is a hefty sum and the American taxpayer will have to pay it.

## Congress Eyes Pentagon Budget Cuts

If Congress and the Bush administration differ strongly on any se it is over spending for national defense now that Communism s coming to an end all over the map.

Many members of Congress, mostly Democrats but also some Republicans, think the Pentagon budget can be cut sharply and the money used to finance social programs and to cut the national debt.

But the Bush argument is that we mustn't act too quickly.

"The Cold War isn't over," Vice President Dan Quayle, speaking to the administration, told a Republican gathering of legislators recently. He admitted, however, that the end is in sight.

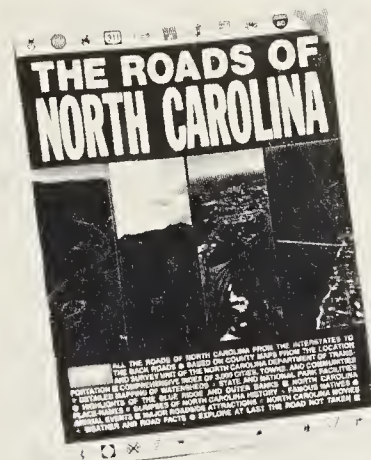
At the same time, Quayle told the group that 15 nations have rockets and many of them have nuclear capability and that we should go ahead with building the "Star Wars" project. Many in Congress have never believed Star Wars would protect the country. They'll certainly fight any effort to move forward on this.

Another cause of argument is the B-2 Bomber, also known as Stealth, which is designed to evade enemy radar. This got a setback when the highly-respected Government Accounting Office (GAO), revealed the plane would cost more than had been advertised and that the Air Force intended to order 32 of them "before they have been tested in flight."

Skirmishing over this weapon started almost as soon as Congress came back in January.

Most observers believe that the two sides will reach some sort of compromise, with Bush getting less than he wants but more than many in Congress want the Pentagon to have.

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# Can You Name The Mystery Anchorman

The evidence is against me but I'm unconvinced.

The evidence says I erred in the February column when I accused Morton Dean of broadcasting the obituary that referred to Ava Gardner as a native of South Carolina.

The evidence says Morton Dean couldn't have anchored that "CBS News Break" because he hasn't been with the network for quite a while.

Still, my memory clings to an image of Ol' Morton's mug on the wall-mounted TV set I was watching in an auto service center waiting room. I was less than 10 feet from the set! And I knew he'd left CBS because I'd seen him doing reports on other news shows on cable channels.

Perhaps I was in a fog from all those six-month-old *Sports Illustrateds* I'd been through while my car was being interminably serviced that day.

I never questioned my memory of that TV image until one of our readers wrote to ask about the reference to Dean.

Douglass Rudkoff wrote a note postmarked in Asheville (there was no return address) saying: "I enjoy your magazine each month. I just read your editorial on Ava. Doesn't Morton Dean report news for ABC now?"

I felt sure we could simply call CBS and we'd find that Dean had indeed returned to his old stomping grounds. Wrong! It turned out that he's with PBS, not ABC. Maybe he's been there, too, somewhere along his career path.

CBS said they couldn't tell us who was anchoring the "News Breaks" that day.

I still can't shake my memory of the TV image. And I've figured out what might have happened: the regular anchor got sick just before air time and old pro Morton Dean just happened to be visiting his CBS buddies—and they drafted him on the spot to handle the newscast with only a few minutes' notice. OK. I know it's a long shot, but it is *possible*!

If you happened to see the "News Break" broadcasts that broke the story on Ava's death—I believe it was Jan 25 sometime between 1 and



3 p.m.—I'd be grateful if you'd let me know who *you* saw anchoring there.

I'll send you a small gift if you help solve this little mystery—even if it wasn't Morton Dean.

The February column also prompted Chuck Barrett of Raleigh to write, about the reference to veteran CBS newsman Charles Kuralt.

"You mention Charles Kuralt as a Wilmington native. David Brinkley is a Wilmington native, I believe."

That's a common misconception because Kuralt began his journalistic career at *The Charlotte News*.

He was born in Wilmington but has ties to five other Tar Heel cities according to the book jacket for Kuralt's *North Carolina Is My Home*. It says he was "born in Wilmington, brought up in Jacksonville, Stedman, Salisbury and Washington, and educated at Chapel Hill. . ."

\* \* \* \* \*

I also received a note from a friend who suggested that we had committed a far "bigger sin" by using our sketch of Ava than had CBS in referring to her as a "South Carolina girl."

I admit that I, too, was disappointed with the sketch once it appeared in finished form on the printed page. Sad to say, it was a case of our rushing too quickly under deadline pressure and the artwork suffered for it.

The artist who prepared the sketch based it on a photo of the actress. In that photo, she didn't look like the Ava of my boyhood memories. I thought it was because that the picture was taken during her early Hollywood years. The artist's rough version of the sketch matched up well with the photo. However, the final version, which I didn't have a chance to see before the magazine went to press, moved it even further from the image of the star. If Ava had seen it, we'd owe her a humble apology.

\* \* \* \* \*

Here's one final follow-up on the Ava Gardner column: Since her death, Underwood Funeral Home in Smithfield has been deluged with requests from fans seeking copies of the memorial bulletin that was printed for Ava's funeral. Newspaper reports a few weeks ago said the home had already distributed 6,000 copies of the brochure.

"I guess they've become collector's items," said Kenneth Baker, owner of the funeral home.

Many of the requests are part of lengthy letters with remembrances of the actress. They'll be turned over to the Ava Gardner Museum in the community of Brogden to be added to its collection.



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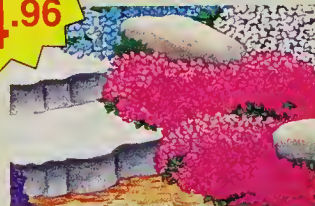


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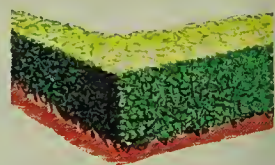
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